

FFEL Regular Variable-rate Stafford Loan Interest Rates for the Period July 1, 2008, through June 30, 2009
(Table 2)

COHORT			INTEREST RATE FORMULA (T-Bill Rate + Additional Sum = Total)					
Type of Borrower	First Disbursement Made On or After	First Disbursement Made Before	During	91-Day Treasury Bill Rate	Additional Sum	Total	Maximum Rate	INTEREST RATE FOR THE PERIOD 7/1/08 – 6/30/2009
“New” Borrower	10/1/92	7/1/94		1.91%	3.1%	5.01%	9%	5.01%
“New” Borrower	7/1/94 (for a period of enrollment ending prior to 7/1/94)			1.91%	3.1%	5.01%	9%	5.01%
All Borrowers (regardless of prior borrowing)	7/1/94 (for a period of enrollment that includes or begins on or after 7/1/94)	7/1/95		1.91%	3.1%	5.01%	8.25%	5.01%
All Borrowers (regardless of prior	7/1/95	7/1/98	In-school, grace and deferment periods	1.91%	2.5%	4.41%	8.25%	4.41%

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borrowing)			All other periods	1.91%	3.1%	5.01%	8.25%	5.01%
All Borrowers (regardless of prior borrowing)	7/1/98	7/1/2006	In-school, grace and deferment periods	1.91%	1.7%	3.61%	8.25%	3.61%
			All other periods	1.91%	2.3%	4.21%	8.25%	4.21%